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(D. P. Romani)

Main Office
305 N. Main Street
Marksville, LA. 71351
(318) 253-4531

Branch Offices
Tunica Drive – (318) 253-9835
Hessmer Branch – (318) 563-4583
Bunkie Branch – (318) 346-4981
Alexandria Branch – (318) 443-8994
Pineville Branch – (318) 641-7564
Toll Free: 877-216-0490
www.union-bank.com

October 4, 2005

FDIC San Francisco
Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

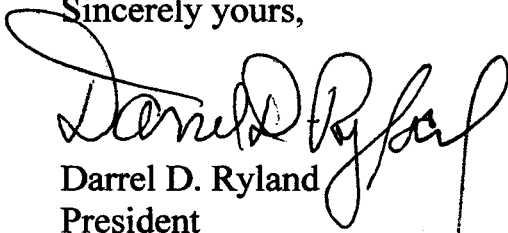
I am writing this letter to officially oppose Wal-Mart's application to charter an ILC (industrial loan company) in Utah.

While granting a charter to Wal-Mart in Utah does not directly affect our bank here in Louisiana, it opens the door for Wal-Mart to amend its narrow business plan in the future to expand its banking operation.

A Wal-Mart owned bank in our community will only hurt us and other businesses in our community. It has already caused the closure of many small businesses as well as larger businesses here, such as Winn-Dixie which had been open since 1983.

Thank you for your attention to this matter.

Sincerely yours,


Darrel D. Ryland
President